GOVERNMENT OF BERMUDA
**Department of Statistics**

# LABOUR FORCE SURVEY REPORT
# May 2019

**NOVEMBER 2019**

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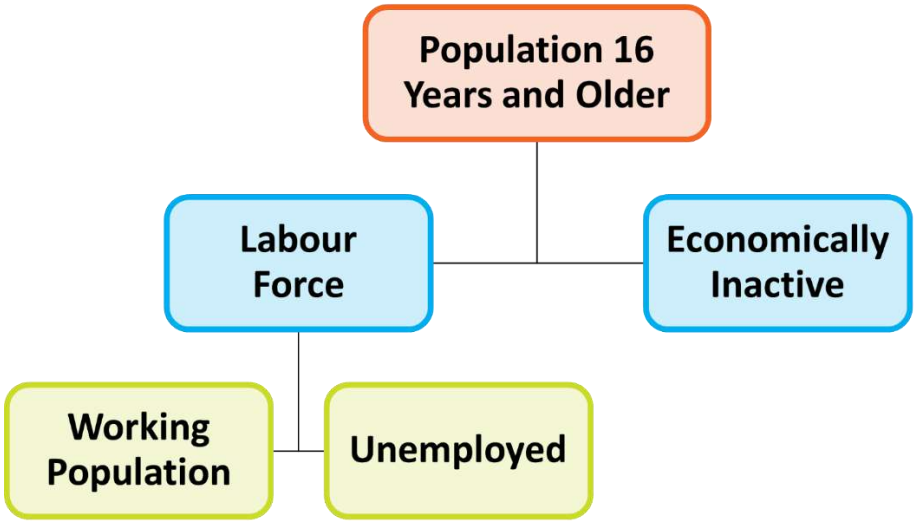
## PREFACE

The Labour Force Survey (LFS) is a household survey targeting all persons 16 years and over. The purpose of the LFS is to collect relevant information on the labour force and the economically inactive population (see below).




This report of the LFS is based on data collected from the May 2018, November 2018 and May 2019 LFSs. It presents survey highlights, concepts and definitions, survey methodology, summary counts, detailed tabulations and indicators. Users can download copies of the LFS Report from the Bermuda Government portal at https://www.gov.bm/employment-statistics. For more detailed tables than those published in this report, please contact the Department of Statistics, Business Division, at email address jjackson@gov.bm or tcbean@gov.bm. Alternatively, further information can be obtained by contacting the Department by telephone on 297-7761.

Melinda Williams
Director of Statistics
November 2019

## TECHNICAL NOTE ON WEIGHTING MATRIX

In alignment with statistical best practices, in some cases ages were grouped to weight the LFS results. This ensured that there were observations in every cell of the weighting matrix and avoided understating the population 16 years and over. For the LFS results, age, sex and Bermudian status were used in the weighting matrix. Readers are advised that Appendix B in this report contains revisions for Table 1 Economic Activity Indicators published in the 2013 to 2015 LFS reports. These revisions were based on weighting the population by age, sex and Bermudian status. Please note that the other published LFS results prior to 2015 are not comparable with the May 2019 and 2018 Surveys, because the weighting matrix was based only on age and sex. See the comparability metadata table below for 2018 and 2019 data:

**Labour Force Comparability Metadata**

| | **May 2019** | **November 2018** | **May 2018** |
|---|---|---|---|
| **Sample Selection** | Private dwellings with phone numbers in the Population Frame Repository | Private dwellings with phone numbers in the Population Frame Repository | Private dwellings with phone numbers in the Population Frame Repository |
| **Confidence Interval** | 95% | 95% | 95% |
| **Margin of Error** | +/-2.5% | +/-2.5% | +/-2.5% |
| **Sample Size** | 1,500 | 1,500 | 1,500 |
| **Data Collection Method** | Telephone and Field | Telephone and Field | Telephone |
| **Completed Private Household** | 1,490 | 1,500 | 1,463 |
| **Response Rate** | 99% | 100% | 98% |
| **Non-response Imputation** | No | No | No |
| **Population Base** | Population Projections 2016 to 2026 | Population Projections 2016 to 2026 | Population Projections 2016 to 2026 |
| **Weighting Matrix** | Age, sex and Bermudian Status | Age, sex and Bermudian Status | Age, sex and Bermudian Status |

**Economically Inactive**
The economically inactive includes all persons 16 years and over in the population who, during the reference period, were neither employed nor unemployed.

**Employment Rate**
The employment rate is the ratio of employed persons or the working population to the population aged 16 to 64. The employment rate is calculated as the ratio of employed persons aged 16 to 64 to the population of the same age.

$$\textit{Employment Rate} = \frac{\textit{Employed Persons 16 to 64 Years}}{\textit{Population 16 to 64 Years}} \textit{ x 100}$$

**Median Gross Annual Income from Main Job**
Median gross annual income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median is based on annual income before deductions from the following sources: wages, salaries, commissions, bonuses, tips and net earnings from own business for the self-employed. The income data relates to the working population including full- and part-time workers regardless of the number of hours and months worked.

**Household**
A household is a person or group of persons living together in a private dwelling unit.

**Labour Force**
The labour force refers to persons of working age who were 16 years or older during the Survey reference week and were either gainfully employed or looking for work.

**Labour Force Participation Rate**
The labour force participation rate is the percentage of the population 16 to 64 years who were either employed or unemployed.

$$\textit{Labour Force Participation Rate} = \frac{\textit{Labour Force 16 to 64 Years}}{\textit{Population 16 to 64 Years}} \textit{ x 100}$$

**Main Job**
A person's main job is one where he or she receives health insurance and pension benefits.

**Permanent Job**
A permanent job is one that does not have a predetermined end date of employment.

**Private Dwelling Unit**
A private dwelling unit is a room or group of rooms used, or intended to be used, for living purposes. It must be capable of permanent human habitation and must have its own:

- separate access to the street or common landing or staircase, and,
- cooking, living, sleeping and sanitary facilities which the occupants of the dwelling do not have to share with any persons other than their own household members.

From a structural perspective, a private dwelling may be contained within a one-unit dwelling, a house comprising two or more apartments, an apartment building or within part of a building which is used for residential as well as business or other purposes.

**Temporary Job**
A temporary job is one that is set to expire at some stage of a work project or at a date specified by an employer.

**Unemployed**
The unemployed are all persons 16 years and older who during the reference period were without work but were willing and able to work for pay and who were actively seeking work.

**Unemployment Rate**
The unemployment rate is the number of unemployed people 16 years and over as a percentage of the labour force 16 years and over.

$$\textit{Unemployment Rate} = \frac{\textit{Unemployed 16 Years and Over}}{\textit{Labour Force 16 Years and Over}} \textit{ x 100}$$

**Underemployment**
The International Labour Organization defines underemployment in general terms as the underutilization of the productive capacity of the employed population. The underemployed population is a subcategory of the employed population and is identified by comparing their current employment situation with an "alternative" employment situation that they are willing and available to carry out. Persons who are in underemployment are those who worked or had a job during the reference week but were willing and available to work "more adequately".[1]

[1] International Labour Organization definition of the underemployed *(https://www.ilo.org/global/statistics-and-databases/statistics-overview-and-topics/underemployment/current-guidelines/lang--en/index.htm)*

There are three categories of underemployment:

- **Time-related underemployment** occurs when an employed person desires to work in alternative employment that provides sufficient number of work hours, more convenient work hours or permanent employment.

- **Skills-related underemployment** occurs when a working person desires an alternative employment position in which they can use the skills and or qualifications they possess which are not being used in their current employment.

- **Income-related underemployment** includes working persons who desire more pay than they are receiving in their current job from an alternative employment position.

**Working Population**
The working population or the employed comprises all residents 16 years and over who during the reference week met the following requirements:

- They performed some work for pay, profit or family gain, in cash or in kind; or

- They were temporarily absent either from a job in which they had already worked and to which they maintained a formal attachment or from a self-employment activity such as a business enterprise, a farm or a service undertaking.

## SURVEY METHODOLOGY

**Sampling Design**
The LFS is a household survey of private dwelling units with a sample of 1,500 households. It was determined that a sample size of 1,500 households would be adequate to give the desired level of accuracy and precision. The sample represents approximately 5% of all 28,192 households counted in the 2016 Population and Housing Census in Bermuda. The sample will produce aggregate results at the 95% confidence level with a margin of error of +/- 2.5%. An over sample of 5,488 private residential addresses with telephone numbers was used by Survey interviewers. The over sample allowed for replacements where there was no response or telephone numbers were not in service or were for businesses.

The primary objective of the LFS was to measure and assess the current employment and unemployment situation in Bermuda. The sample design used for the May 2019 LFS was a stratified two-stage approach as follows:

- Stage one – 150 census districts (CDs) were selected randomly from 243 CDs with each stratified into one of three income groups low (under $84,001), medium ($84,001 - $102,750) and high ($102,751 and over). Two CDs were excluded because they had no residents.

- Stage two – random sampling of households were selected from each CD proportional to the total number of private dwelling units in each parish.

The sample frame for the Survey was a combination of the data files linked to the 2016 Population and Housing Census and the Population Frame Repository. Households were selected from the resulting frame according to their household income and CD.

**Publicity**

Prior to the commencement of data collection, 5,488 letters were mailed to households notifying them that they were selected to participate in the LFS.

**Data Collection**

Information was collected on behalf of all usual household members. The Survey reference day was May 20, 2019 and the Survey reference week was May 13 to 19, 2019. Data collection occurred during the six-week period from June 3 to July 19, 2019. The data collection methods were Computer Assisted Telephone Interviewing and field interviewing with paper questionnaires. Sixteen trained telephone interviewers conducted the household interviews and three interviewers conducted field interviews. Permanent staff conducted the training and supervised interviewers.

**Response Rate**

By the end of the data collection period, 1,490 households had completed the Survey. This represented 99% of the completion target.

**Data Processing**

The electronic questionnaire contained interviewer greetings, skip instructions and validation checks designed to capture the Survey data accurately and efficiently. After the interview phase, the data was exported into Microsoft Excel, where the manual coding of industries and occupations was carried out. The data was converted to a text file format to produce tabulations. The next step included the evaluation of tabular outputs, weighting and the production of the final tabulations.

**Weighting**

The Survey data was weighted to reflect the number of households and population counts from the 2019 population projections based on the 2016 Population and Housing Census. The population weights were derived by dividing the 2019 age, sex and estimated Bermudian status projected population counts for persons 16 years and older, by the age, sex and Bermudian status counts from the May 2019 LFS. Readers should note that there are small disparities in the population totals presented in the tables of this report. This is a result of the grossing up effect of the weights on the sample data.

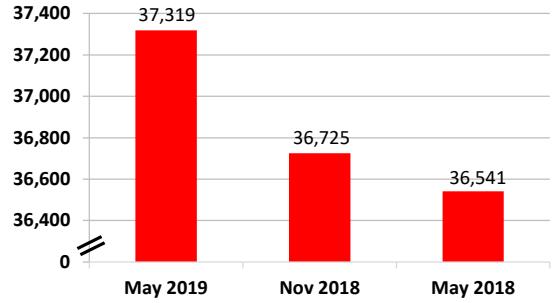
$$\textit{Population Weight} = \frac{\textit{Projected Population (age, sex \& estimated Bermudian status)}}{\textit{Current Count of LFS respondents (age, sex \& Bermudian status)}} \times 100$$

## COMPARISON OF MAY 2018 TO MAY 2019 LABOUR FORCE SURVEY RESULTS

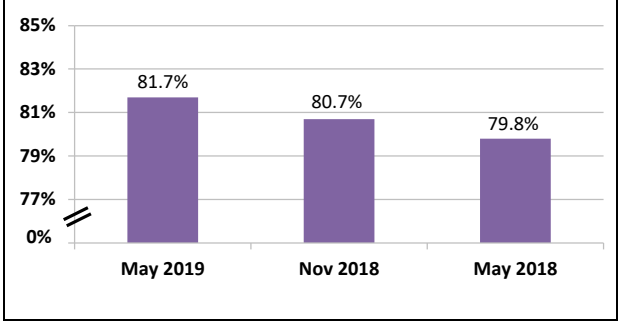
- The labour force increased 2.1% from 36,541 to 37,319.
- The labour force participation rate rose from 79.8% to 81.7%.
- The working population climbed from 34,625 to 35,393, up by 2.2%.
    - Sixteen per cent of the working population or 5,673 persons were underemployed in May 2019. The number of underemployed workers decreased 10.6% from 6,343 in May 2018.
- The average hours worked per week edged up from 40.7 to 41.1.
- The median gross annual income from main job rose 1.6% from $63,227 to $64,234.
- The employment rate advanced from 75.4% to 77.3%.
- The number of unemployed persons increased from 1,916 to 1,926 persons.
- The total unemployment rate was unchanged at 5.2%.
    - The unemployment rate for Bermudians increased fractionally from 5.5% to 5.6%.
    - The unemployment rate for persons 16 to 24 years rose from 18.4% to 23.8%.
- The economically inactive population decreased 3.7% from 17,400 to 16,759.

# ECONOMIC ACTIVITY INDICATORS
# 2018 AND 2019

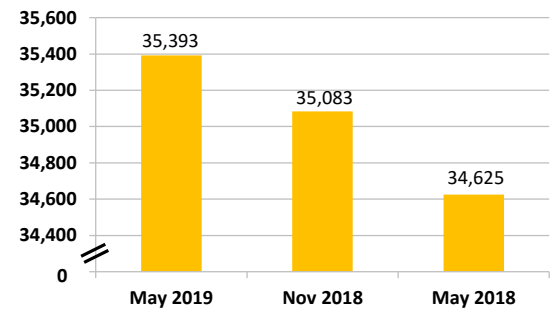
**Labour Force**



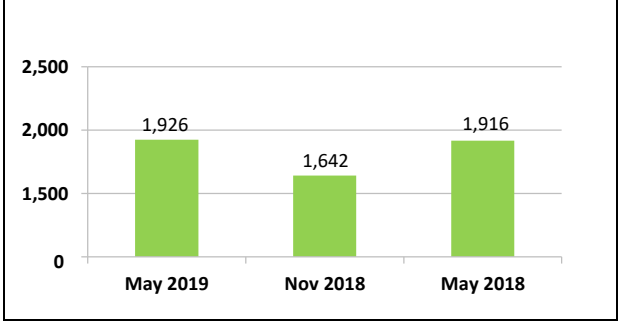

**Labour Force Participation Rate**



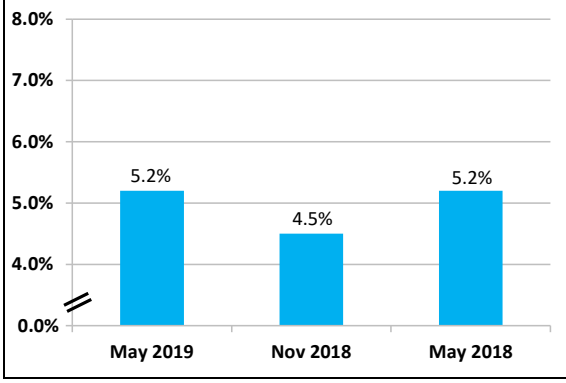

**Working Population**



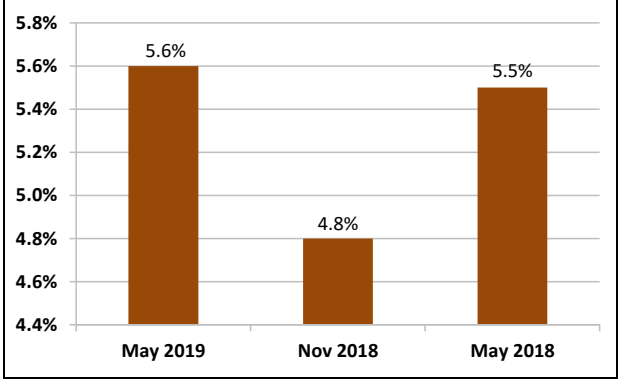

**Unemployed**



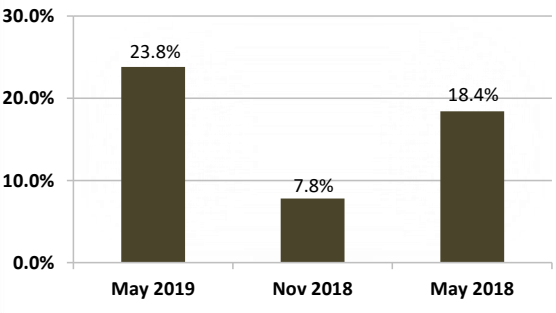

**Unemployment Rate**



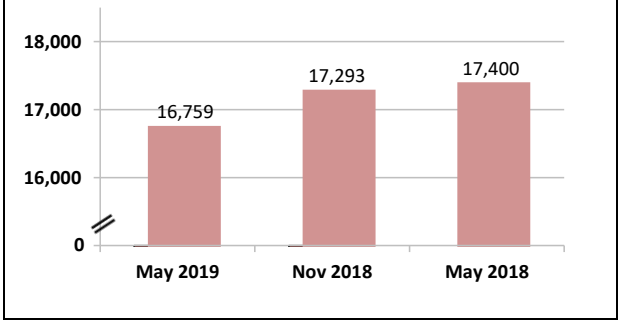

**Bermudian Unemployment Rate**




**Youth Unemployment Rate** [1]




**Economically Inactive Population**




[1] *Persons 16-24 years old*

**Table 1**
**Economic Activity Indicators**

| Economic Activity Status | Month and Year | | | Percentage Change |
|---|---|---|---|---|
| | May 2019[1] | Nov 2018[1] | May 2018[1] | May 2018 to May 2019 |
| **Total Population 16 years and over** | **54,077** | **54,018** | **53,943** | **0.2** |
| Labour Force | 37,319 | 36,725 | 36,541 | 2.1 |
| Working Population | 35,393 | 35,083 | 34,625 | 2.2 |
| Underemployed | 5,673 | 5,272 | 6,343 | -10.6 |
| Unemployed | 1,926 | 1,642 | 1,916 | 0.5 |
| Economically Inactive Population | 16,759 | 17,293 | 17,400 | -3.7 |
| Retired | 9,625 | 9,905 | 9,431 | 2.1 |
| Full-Time Student Not Actively Seeking Work | 3,423 | 3,327 | 3,566 | -4.0 |
| Engaged in Home Duties | 1,479 | 1,734 | 1,810 | -18.3 |
| Unable to Work (due to a disabling health condition) | 1,067 | 979 | 882 | 21.0 |
| Not Actively Seeking Work | 919 | 1,050 | 1,015 | -9.5 |
| Voluntary Work Without Pay | 246 | 298 | 612 | -59.8 |
| Other / Not Stated | 0 | 0 | 84 | -100.0 |
| **Economic Activity Indicators** | | | | |
| Unemployment Rate | 5.2% | 4.5% | 5.2% | |
| Employment Rate | 77.3% | 76.9% | 75.4% | |
| Labour Force Participation Rate | 81.7% | 80.7% | 79.8% | |
| Average Hours Worked per Week in Main Job | 41.1 | 39.7 | 40.7 | 1.0 |
| Median Gross Annual Income from Main Job[2] | $64,234 | $62,695 | $63,227 | 1.6 |

[1] Aggregate values obtained from sample are subject to a sampling error of +/- 2.5%

[2] For the working population during the reference week

**Table 1a**

**Economic Activity Indicators for Population 16 Years and Over - Percentage Distribution**

| | Percentage Distribution | | |
|---|---|---|---|
| **Economic Activity Status** | **May 2019** | **Nov 2018** | **May 2018** |
| Labour Force | **100.0** | **100.0** | **100.0** |
| Working Population | 94.8 | 95.5 | 94.8 |
| *Underemployed (as percentage of working population)* | *16.0* | *15.0* | *18.3* |
| Unemployed | 5.2 | 4.5 | 5.2 |
| | | | |
| Economically Inactive Population | **100.0** | **100.0** | **100.0** |
| Retired | 57.4 | 57.3 | 54.2 |
| Full-Time Student Not Actively Seeking Work | 20.4 | 19.2 | 20.5 |
| Engaged in Home Duties | 8.8 | 10.0 | 10.4 |
| Unable to Work (due to a disabling health condition) | 6.4 | 5.7 | 5.1 |
| Not Actively Seeking Work | 5.5 | 6.1 | 5.8 |
| Voluntary Work Without Pay | 1.5 | 1.7 | 3.5 |
| Other / Not Stated | 0.0 | 0.0 | 0.5 |

**Table 2**

**Working Population by Sex, Age, Bermudian Status, Race and Highest Academic Qualification, 2018 and 2019**

| Selected Characteristics | Working Population | | | Median Gross Annual Income from Main Job | | |
|---|---|---|---|---|---|---|
| | May 2019 | Nov 2018 | May 2018 | May 2019 | Nov 2018 | May 2018 |
| **Total** | 35,393 [1] | 35,083 [1] | 34,625 [1] | $64,234 | $62,695 | $63,227 |
| **Sex** | | | | | | |
| Male | 17,641 | 17,781 | 17,639 | $66,246 | $62,100 | $63,155 |
| Female | 17,752 | 17,302 | 16,987 | $61,557 | $63,272 | $63,297 |
| **Age Group** | | | | | | |
| 16 - 24 | 1,710 | 2,372 | 1,936 | $27,631 | $17,830 | $23,455 |
| 25 - 34 | 5,873 | 5,672 | 5,374 | $57,740 | $57,451 | $56,817 |
| 35 - 44 | 8,186 | 8,152 | 8,314 | $69,405 | $69,740 | $76,079 |
| 45 - 54 | 8,951 | 8,838 | 8,719 | $73,222 | $76,982 | $72,281 |
| 55 - 64 | 7,776 | 7,435 | 7,603 | $66,838 | $61,688 | $62,773 |
| 65 + | 2,898 | 2,615 | 2,681 | $42,664 | $38,701 | $43,075 |
| **Bermudian Status** | | | | | | |
| Bermudian | 26,428 | 26,452 | 26,262 | $62,188 | $61,089 | $62,501 |
| Non-Bermudian[2] | 8,965 | 8,632 | 8,364 | $73,352 | $71,735 | $67,401 |
| **Race** | | | | | | |
| Black | 17,968 | 17,524 | 17,604 | $58,528 | $56,380 | $57,572 |
| White | 11,416 | 11,495 | 11,568 | $78,928 | $82,592 | $81,753 |
| Mixed/Other Races | 5,644 | 5,793 | 5,292 | $62,711 | $52,452 | $56,028 |
| Not Stated | 364 | 272 | 161 | n.r. | n.r. | n.r. |
| **Highest Academic Qualification** | | | | | | |
| No Formal Certificate | 1,708 | 1,712 | 1,798 | $47,588 | $34,259 | $41,357 |
| High School Certificate | 11,969 | 11,120 | 10,627 | $48,911 | $48,158 | $49,125 |
| Tech. / Voc./ Assoc. / Diploma | 7,688 | 8,956 | 9,407 | $59,675 | $59,088 | $59,613 |
| Degree | 13,845 | 13,225 | 12,697 | $93,700 | $93,341 | $96,107 |
| Not Stated | 183 | 70 | 96 | n.r. | n.r. | n.r. |

[1] Aggregate values obtained from sample are subject to a sampling error of +/- 2.5%

[2] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

n.r. - Not relevant

**Table 3**

**Working Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Employment Type, May 2019**

| Selected Characteristics | Total | Worked for Self or as an Unpaid Worker in a Family Business | % of Working Population that Worked for Self or as an Unpaid Worker in a Family Business | Median Gross Annual Income for Self-Employed Persons[2] | Worked for Someone Else |
|---|---|---|---|---|---|
| **Total** | 35,393 [1] | 5,127 | 14.5% | $47,454 | 30,266 |
| **Sex** | | | | | |
| Male | 17,641 | 3,099 | 17.6% | $53,082 | 14,542 |
| Female | 17,752 | 2,028 | 11.4% | $34,062 | 15,724 |
| **Age Group** | | | | | |
| 16 - 24 | 1,710 | 51 | 3.0% | $24,731 | 1,658 |
| 25 - 34 | 5,873 | 469 | 8.0% | $26,209 | 5,404 |
| 35 - 44 | 8,186 | 947 | 11.6% | $57,082 | 7,239 |
| 45 - 54 | 8,951 | 1,038 | 11.6% | $46,326 | 7,913 |
| 55 - 64 | 7,776 | 1,434 | 18.4% | $57,115 | 6,341 |
| 65 + | 2,898 | 1,188 | 41.0% | $33,482 | 1,710 |
| **Bermudian Status** | | | | | |
| Bermudian | 26,428 | 4,507 | 17.1% | $48,362 | 21,921 |
| Non-Bermudian[3] | 8,965 | 620 | 6.9% | $40,029 | 8,344 |
| **Race** | | | | | |
| Black | 17,968 | 2,243 | 12.5% | $43,072 | 15,725 |
| White | 11,416 | 2,292 | 20.1% | $54,376 | 9,124 |
| Mixed/Other Races | 5,644 | 445 | 7.9% | $48,781 | 5,199 |
| Not Stated | 364 | 146 | n.r. | $22,242 | 218 |
| **Highest Academic Qualification** | | | | | |
| No Formal Certificate | 1,708 | 413 | 24.2% | $29,971 | 1,295 |
| High School Certificate | 11,969 | 1,802 | 15.1% | $45,776 | 10,167 |
| Tech. / Voc./ Assoc. / Diploma | 7,688 | 1,211 | 15.8% | $42,665 | 6,478 |
| Degree | 13,845 | 1,636 | 11.8% | $65,909 | 12,209 |
| Not Stated | 183 | 66 | n.r. | $24,205 | 117 |

[1] Aggregate values obtained from sample are subject to a sampling error of +/- 2.5%

[2] Excludes Unpaid Workers in a Family Business

[3] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

n.r. - Not relevant

**Table 4**
**Working Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Job Status, May 2019**

| Selected Characteristics | Total [2] | In Permanent Job | Workers in Permanent Employment Without Health Insurance | % of Workers in Permanent Employment Without Health Insurance | In Temporary Job | Temporary Workers Without Health Insurance | % of Workers in Temporary Employment Without Health Insurance |
|---|---|---|---|---|---|---|---|
| **Total** | 35,393 [1] | 33,430 | 819 | 2.4% | 1,858 | 459 | 24.7% |
| **Sex** | | | | | | | |
| Male | 17,641 | 16,806 | 500 | 3.0% | 786 | 227 | 28.9% |
| Female | 17,752 | 16,624 | 319 | 1.9% | 1,072 | 231 | 21.5% |
| **Age Group** | | | | | | | |
| 16 - 24 | 1,710 | 1,143 | 20 | 1.7% | 566 | 94 | 16.6% |
| 25 - 34 | 5,873 | 5,534 | 209 | 3.8% | 264 | 145 | 54.9% |
| 35 - 44 | 8,186 | 7,967 | 141 | 1.8% | 219 | 80 | 36.5% |
| 45 - 54 | 8,951 | 8,640 | 199 | 2.3% | 280 | 38 | 13.6% |
| 55 - 64 | 7,776 | 7,521 | 200 | 2.7% | 255 | 72 | 28.2% |
| 65 + | 2,898 | 2,625 | 50 | 1.9% | 273 | 30 | 11.0% |
| **Bermudian Status** | | | | | | | |
| Bermudian | 26,428 | 24,826 | 780 | 3.1% | 1,545 | 331 | 21.4% |
| Non-Bermudian[3] | 8,965 | 8,603 | 38 | 0.4% | 313 | 127 | 40.6% |
| **Race** | | | | | | | |
| Black | 17,968 | 16,691 | 660 | 4.0% | 1,198 | 305 | 25.5% |
| White, Mixed and Other Races | 17,060 | 16,468 | 159 | 1.0% | 593 | 105 | 17.7% |
| Not Stated | 364 | 271 | 0 | 0.0% | 67 | 49 | 73.1% |
| **Highest Academic Qualification** | | | | | | | |
| No Formal Certificate | 1,708 | 1,561 | 75 | 4.8% | 147 | 0 | 0.0% |
| High School Certificate | 11,969 | 10,912 | 551 | 5.0% | 952 | 262 | 27.5% |
| Tech. / Voc./ Assoc. / Diploma | 7,688 | 7,350 | 100 | 1.4% | 338 | 90 | 26.6% |
| Degree | 13,845 | 13,473 | 92 | 0.7% | 372 | 58 | 15.6% |
| Not Stated | 183 | 135 | 0 | 0.0% | 49 | 49 | 100.0% |

[1] Aggregate values obtained from sample are subject to a sampling error of +/- 2.5%

[2] Includes 105 responses where temporary or permanent job was not stated

[3] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

**Table 5**
**Underemployed by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Type of Underemployment, May 2019**

| | | Type of Underemployment | | |
|---|---|---|---|---|
| **Selected Characteristics** | **Total** | **Time Related** | **Skills Related** | **Income Related** |
| **Total** | 5,673 | 1,474 | 1,767 | 2,432 |
| **Sex** | | | | |
| Male | 2,639 | 679 | 646 | 1,314 |
| Female | 3,034 | 795 | 1,121 | 1,117 |
| **Age Group** | | | | |
| 16 - 24 | 725 | 222 | 265 | 238 |
| 25 - 34 | 1,314 | 302 | 434 | 578 |
| 35 - 44 | 1,791 | 360 | 738 | 695 |
| 45 - 54 | 1,152 | 400 | 216 | 536 |
| 55+ | 692 | 190 | 116 | 386 |
| **Bermudian Status** | | | | |
| Bermudian | 4,601 | 1,170 | 1,433 | 1,999 |
| Non-Bermudian[1] | 1,072 | 304 | 335 | 433 |
| **Race** | | | | |
| Black | 3,794 | 914 | 1,206 | 1,675 |
| White | 958 | 274 | 296 | 387 |
| Mixed / Other Races | 904 | 287 | 265 | 352 |
| Not Stated | 18 | 0 | 0 | 18 |
| **Highest Academic Qualification** | | | | |
| No Formal Certificate | 90 | 91 | 0 | 0 |
| High School Certificate | 2,193 | 621 | 473 | 1,098 |
| Tech. / Voc./ Assoc. / Diploma | 1,558 | 323 | 494 | 741 |
| Degree | 1,832 | 440 | 800 | 592 |

[1] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

**Table 6**

**Unemployed by Sex, Age, Bermudian Status, Race and Highest Academic Qualification, 2018 and 2019**

| Selected Characteristics | Unemployed Population | | | Unemployment Rate | | |
|---|---|---|---|---|---|---|
| | May 2019 | Nov 2018 | May 2018 | May 2019 | Nov 2018 | May 2018 |
| **Total** | 1,926 [1] | 1,642 [1] | 1,916 [1] | 5.2% | 4.5% | 5.2% |
| **Sex** | | | | | | |
| Male | 1,163 | 984 | 1,243 | 6.2% | 5.2% | 6.6% |
| Female | 763 | 657 | 672 | 4.1% | 3.7% | 3.8% |
| **Age Group** | | | | | | |
| 16 - 24 | 534 | 202 | 438 | 23.8% | 7.8% | 18.4% |
| 25 - 34 | 339 | 491 | 491 | 5.5% | 8.0% | 8.4% |
| 35 - 44 | 204 | 278 | 313 | 2.4% | 3.3% | 3.6% |
| 45 - 54 | 489 | 275 | 354 | 5.2% | 3.0% | 3.9% |
| 55 - 64 | 279 | 362 | 292 | 3.5% | 4.6% | 3.7% |
| 65 + | 79 | 34 | 28 | 2.7% | 1.3% | 1.0% |
| **Bermudian Status** | | | | | | |
| Bermudian | 1,569 | 1,345 | 1,532 | 5.6% | 4.8% | 5.5% |
| Non-Bermudian[2] | 356 | 297 | 384 | 3.8% | 3.3% | 4.4% |
| **Race** | | | | | | |
| Black | 1,223 | 956 | 1,345 | 6.4% | 5.2% | 7.1% |
| White | 398 | 323 | 332 | 3.4% | 2.7% | 2.8% |
| Mixed/Other Races | 304 | 286 | 238 | 5.1% | 4.7% | 4.3% |
| Not Stated | 0 | 76 | 0 | 0.0% | n.r. | 0.0% |
| **Highest Academic Qualification** | | | | | | |
| No Formal Certificate | 342 | 60 | 127 | 16.7% | 3.4% | 6.6% |
| High School Certificate | 756 | 789 | 1,030 | 5.9% | 6.6% | 8.8% |
| Tech. / Voc./ Assoc. / Diploma | 448 | 433 | 440 | 5.5% | 4.6% | 4.5% |
| Degree | 379 | 360 | 307 | 2.7% | 2.6% | 2.4% |
| Not Stated | 0 | 0 | 13 | 0.0% | 0.0% | n.r. |

[1] Aggregate values obtained from sample are subject to a sampling error of +/- 2.5%

[2] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

n.r. - Not relevant

**Table 7**
**Unemployed Population by Sex, Age, Bermudian Status, Race, Highest Academic Qualification and Duration Looking for Work, May 2019**

| | | Duration Looking for Work | | |
|---|---|---|---|---|
| **Selected Characteristics** | **Total** | **Less than 1 year** | **1 year and over** | **Not Stated** |
| **Total** | 1,926 [1] | 1,294 | 539 | 93 |
| **Sex** | | | | |
| Male | 1,163 | 780 | 321 | 62 |
| Female | 762 | 515 | 217 | 31 |
| **Age Group** | | | | |
| 16 - 24 | 534 | 429 | 106 | 0 |
| 25 - 34 | 544 | 246 | 236 | 62 |
| 45 - 54 | 489 | 385 | 74 | 31 |
| 55+ | 358 | 235 | 123 | 0 |
| **Bermudian Status** | | | | |
| Bermudian | 1,569 | 1,017 | 539 | 13 |
| Non-Bermudian[2] | 356 | 277 | 0 | 79 |
| **Race** | | | | |
| Black | 1,222 | 783 | 439 | 0 |
| White | 399 | 269 | 68 | 62 |
| Mixed/Other Races | 305 | 242 | 32 | 31 |
| **Highest Academic Qualification** | | | | |
| No Formal Certificate | 342 | 294 | 35 | 13 |
| High School Certificate | 756 | 513 | 243 | 0 |
| Tech. / Voc./ Assoc. / Diploma | 448 | 254 | 145 | 49 |
| Degree | 379 | 234 | 115 | 31 |

[1] Aggregate values obtained from sample are subject to a sampling error of +/- 2.5%

[2] Includes non-Bermudian Spouses of Bermudians, Permanent Resident Certificate Holders and Other non-Bermudians

# APPENDIX

## APPENDIX A - DETAILED TABULATIONS MAY 2019

| Selected Characteristics of the Population 16 Years and Over | Total | Sex | |
|---|---|---|---|
| | | Male | Female |
| **Type of Health Insurance Coverage** | | | |
| Total | 54,077 | 25,742 | 28,335 |
| Major Health Coverage (Private or GEHI) | 42,314 | 19,971 | 22,344 |
| Only Private Basic Health Coverage | 1,974 | 1,068 | 907 |
| Only Government's HIP | 2,763 | 1,463 | 1,299 |
| Only Future Care | 3,055 | 995 | 2,060 |
| Has insurance but Doesn't Know the Type | 510 | 196 | 315 |
| None | 3,329 | 1,957 | 1,371 |
| Not Stated | 131 | 92 | 39 |
| **Attending or Registered in Education Program of Institution Full or Part-Time** | | | |
| Total | 54,077 | 25,742 | 28,335 |
| Yes | 5,016 | 2,296 | 2,720 |
| No | 49,061 | 23,446 | 25,615 |
| **Type of Educational Institution Attending or Registered in** | | | |
| Total | 5,016 | 2,296 | 2,720 |
| Full-time | 4,197 | 1,924 | 2,273 |
| Part-time | 819 | 372 | 447 |
| **Number of Months Worked for Pay** | | | |
| Total | 54,077 | 25,742 | 28,335 |
| 0 | 15,642 | 6,333 | 9,309 |
| 1 - 11 | 6,584 | 3,750 | 2,834 |
| 12 | 31,851 | 15,659 | 16,192 |
| **Hours Worked in Main Job in Typical Week** | | | |
| Total | 35,393 | 17,641 | 17,752 |
| Less than 35 | 4,395 | 1,823 | 2,572 |
| 35 - 40 | 20,346 | 9,086 | 11,260 |
| 41 - 49 | 2,584 | 1,389 | 1,195 |
| 50 - 59 | 4,669 | 2,968 | 1,700 |
| 60 or More | 3,399 | 2,374 | 1,025 |
| Average Hours Worked | 41.1 | 43.1 | 39.0 |

| Selected Characteristics of the Population 16 Years and Over | Total | Sex | |
|---|---|---|---|
| | | Male | Female |
| **Population that Would Like to Work More Hours per Week by Additional Hours that Could be Worked** | | | |
| Total | 7,134 | 3,798 | 3,336 |
| 1 - 5 | 1,613 | 768 | 845 |
| 6 - 10 | 3,438 | 1,821 | 1,616 |
| 11 - 15 | 684 | 421 | 263 |
| 16 - 20 | 1,021 | 603 | 418 |
| 21 and over | 330 | 167 | 163 |
| Not Stated | 49 | 17 | 32 |
| Average Additional Hours | 11.4 | 11.7 | 11.0 |
| **Population that Would Like to Work More Hours per Week by Method of Increasing Working Hours** | | | |
| Total | 7,134 | 3,798 | 3,336 |
| Increase number of hours in main job | 4,978 | 2,573 | 2,404 |
| Take an additional job | 1,305 | 753 | 551 |
| Replace main job with another job with more hours and Others | 774 | 425 | 349 |
| Not Stated | 78 | 46 | 32 |
| **Employment Type** | | | |
| Total | 35,393 | 17,641 | 17,752 |
| Worked for someone else | 30,266 | 14,542 | 15,724 |
| Self-employed without paid help | 3,137 | 1,838 | 1,299 |
| Self-employed with paid help (employer) | 1,974 | 1,245 | 729 |
| Worked as an unpaid worker in a family business | 16 | 16 | 0 |
| **Type of Employer for Persons who Work for Someone Else** | | | |
| Total | 30,266 | 14,542 | 15,724 |
| A private company / person | 23,315 | 11,522 | 11,793 |
| The Bermuda Government | 4,799 | 2,209 | 2,590 |
| A Quango / Statutory Board | 1,851 | 648 | 1,203 |
| An incorporated company as an owner / manager and foreign government | 301 | 163 | 138 |
| **Main Job Type** | | | |
| Total | 35,393 | 17,641 | 17,752 |
| Permanent job | 33,430 | 16,806 | 16,624 |
| Temporary job | 1,858 | 786 | 1,072 |
| Not Stated | 105 | 49 | 56 |

| Selected Characteristics of the Population 16 Years and Over | Total | Sex | |
|---|---|---|---|
| | | Male | Female |
| **Job Decision Made During the Four Weeks up to May 20, 2019** | | | |
| Total | 35,393 | 17,641 | 17,752 |
| Did not apply for another / additional job | 33,428 | 17,008 | 16,420 |
| Applied for another job to replace main job / Applied for an additional job in addition to main job | 1,867 | 573 | 1,294 |
| Not Stated | 98 | 60 | 38 |
| **Median Gross Income from Work During the 12 months Ending May 20, 2019** | | | |
| Median | $60,985 | $62,534 | $59,115 |
| **Median Gross Income from Other Sources During the 12 months Ending May 20, 2019** | | | |
| Median | $22,691 | $24,830 | $20,981 |
| **Unemployed Population by Job Search Method** | | | |
| Total | 4,564 [1] | 2,511 [1] | 2,053 [1] |
| Family and Friends | 1,383 | 712 | 671 |
| Bermuda Job Board | 1,109 | 536 | 573 |
| Department of Workforce Development | 757 | 430 | 326 |
| Private Placement Agency | 552 | 265 | 288 |
| Door to Door | 140 | 108 | 32 |
| Other | 390 | 331 | 59 |
| Not Stated | 233 | 129 | 104 |

[1] The number of unemployed persons reporting does not equal the number of job search methods because respondents were invited to report multiple responses.

## APPENDIX B - REVISED ECONOMIC ACTIVITY INDICATORS, 2013 TO 2016

| | Month and Year | | | |
|---|---|---|---|---|
| **Economic Activity Status** | **May 2016 [1]** | **May 2015[R]** | **May 2014[R]** | **May 2013 [2,R]** |
| **Total Population 16 years and over** | **53,583** | **51,814** | **51,691** | **51,688** |
| Labour Force | 38,155 | 35,846 | 36,785 | 37,392 |
| Working Population | 35,530 | 33,528 | 33,581 | 34,971 |
| Unemployed | 2,625 | 2,318 | 3,204 | 2,421 |
| Economically Inactive Population | 15,428 | 15,967 | 14,904 | 14,296 |
| Retired | 8,319 | 8,919 | 8,430 | 8,529 |
| Full-Time Student Not Actively Seeking Work | 3,032 | 3,384 | 3,324 | n.a |
| Engaged in Home Duties | 1,671 | 1,745 | 1,248 | n.a |
| Unable to Work (due to a disabling health condition) | 1,174 | 726 | 649 | n.a |
| Not Actively Seeking Work | 828 | 1,054 | 981 | n.a |
| Voluntary Work Without Pay | 401 | 139 | 272 | n.a |
| Other / Not Stated | 3 | 0 | 0 | 5,767 |
| **Economic Activity Indicators** | | | | |
| Unemployment Rate | 6.9% | 6.5% | 8.7% | 6.5% |
| Employment Rate | 66.3% | 64.7% | 65.0% | 67.7% |
| Labour Force Participation Rate | 82.8% | 80.5% | 82.8% | 83.1% |
| Average Hours Worked per Week in Main Job | 39.7 | 38.3 | 38.2 | 39.6 |
| Median Gross Annual Income from Main Job | $58,113 | $63,446 | $60,760 | $62,647 |

[R] Revised due to the change in the LFS weighting matrix

[1] 2016 Population and Housing Census

[2] 2013 Household Expenditure Survey

n.a. - Not Available

| CENSUS DISTRICT | | ASSESSMENT NUMBER | |
|---|---|---|---|
| HOUSEHOLD NUMBER | | | |

# BERMUDA
# 2019 LABOUR FORCE SURVEY
# MAY 20, 2019

**CONFIDENTIAL**
Under the Authority of the *Statistics Act, 2002*

SAMPLE

## RECORD OF CALLS

| INTERVIEWER CALLS | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| DATE *(MM/DD/YY)* | | | | | |
| RESULTS* | | | | | |

*Result Codes: 1 = Completed
2 = Partially completed

## INTERVIEWER

**NAME:**

## SUPERVISOR

**NAME:**

## EDITOR

**NAME:**

## DATA KEYER

**NAME:**

## COMMENTS

SAMPLE

# HOUSEHOLD LISTING

**HL1a.** How many people usually live here or intend to live here for 6 months or more as of Monday, May 20, 2019? Please include babies, household members who were temporarily in the hospital, overseas for vacation, study, or other purposes. ☐☐

**HL1b.** Please provide the names of each person who usually lives in this household as of May 20, 2019.

| USUALLY LIVES IN THIS HOUSEHOLD | | |
|---|---|---|
| **PERSON NUMBER** | **NAME *(FIRST NAME ONLY)*** | **AGE AS OF MAY 20, 2019** |
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
| 12 | | |
| 13 | | |
| 14 | | |
| 15 | | |
| 16 | | |
| 17 | | |

SAMPLE

**HL1c.** Please provide a telephone number for each usual household member 16 years and over, starting with the Household Reference Person.

| | | | | | |
|---|---|---|---|---|---|
| **Phone #1 (HRP):** | | **Phone #3:** | | **Phone #5:** | |
| Person Number(s) | | Person Number(s): | | Person Number(s): | |
| **Phone #2:** | | **Phone #4:** | | **Phone #6:** | |
| Person Number(s) | | Person Number(s): | | Person Number(s): | |

SAMPLE

# HOUSING AND POPULATION *(FOR HRP)* | Person # 1

**Name:** ***(first)***

## SECTION 1 - TYPE OF TENURE

**H1. Is this dwelling unit owner-occupied or non-owner occupied?**

**Owner-occupied**

1 Owned by you or another household member with a mortgage / loan
2 Owned by you or another household member without a mortgage / loan

**Non-owner occupied**

3 Rented as partly / fully furnished for cash
4 Rented as unfurnished for cash
5 Occupied without any household member paying any cash rent
9 Not stated

## SECTION 2 - CHARACTERISTICS

**P1. How are you related to the household reference person?**

(1) Household Reference Person

**Relative**

2 Husband/ wife
3 Child
4 Grandchild
5 Father/ mother
6 Grandparent
7 Parent-in-law
8 Son-/ daughter-in-law
9 Brother / sister
10 Other relative

**Non-Relative**

11 Live-in partner
12 Foster child
13 Other non-relative

99 Not stated

**NOTE:** Step and adopted relations should be recorded under the relevant category.

**P2.** *(For persons not seen ask)* **Are you male or female?**

1 Male 2 Female

**P3. What was your age on May 20, 2019?**

**YEARS** [ ][ ][ ] ***(Not stated = 999)***

***If answer is provided then skip to P4***

**P3a. Please tell me which age group you are in?**

*(I will read a list, please stop me when I read your age group.)*

1 16 to 24
2 25 to 34
3 35 to 44
4 45 to 54
5 55 to 64
6 65 to 74
7 75 +
9 Not stated

**P4. Which racial group do you belong to?**

1 Black
2 White
3 Asian
4 Black & White
5 Black & Other
6 White & Other
7 Other Races
9 Not stated

**P5. Were you Bermudian or non-Bermudian on May 20, 2019?**

**Bermudian**

1 Bermudian

**Non-Bermudian**

2 Permanent Resident Certificate Holder
3 Non-Bermudian Spouse of a Bermudian
4 Other Non-Bermudian
9 Not stated

## SECTION 3 - HEALTH

**P6. Which response <u>best</u> describes your overall health insurance coverage by a Government or private plan?**

1 Major Health Coverage (Private or GEHI)
2 Only Private Basic Health Coverage
3 Only Government's HIP
4 Only Future Care
5 Has insurance but doesn't know the type

6 None
9 Not stated

SAMPLE

## SECTION 4 - EDUCATION

**P7. Are you attending, or registered in, a school or any education institution now?** *(Exclude courses other than GED taken at the Community Centres and any recreational courses.)*

1 Yes 2 No ***(Go to P9)*** 9 Not stated

**P8. Are you attending or registered full time or part time?**

1 Full-time 2 Part-time 9 Not stated

**P9. What was your highest academic qualification on May 20, 2019?** *(Do not include professional designations.)*

1 None
2 School Leaving Certificate, High School Diploma, G.C.S.E., C.X.C. or I.B.
3 Technical/ Vocational College Certificate / Associate Degree/Bermuda College Diploma
4 Bachelors Degree e.g. BA, BSc, LLB
5 Masters Degree e.g. MA, MSc, MEd, MBA
6 Doctorate Degree e.g. PhD, EdD, DSc, DMin
7 Other *(Specify)* _____
9 Not stated

## SECTION 5 - ECONOMIC ACTIVITY

**P10. How many months did you work for pay in Bermuda during the past 12 months ending May 20, 2019, including any time off for paid holidays, paid sick leave and unpaid work in a family business?**

**MONTHS** ☐☐ ***(Not stated = 99)***

**P11. What were you doing during the week of May 13 - 19, 2019?**

**Working for Pay / Payment in Kind**

1 Working for Pay / Payment in Kind (includes students and persons involved in activities such as babysitting, dressmaking, baking and etc., at home, and also persons not at work due to vacation, sick leave, unpaid work in a family business and etc.)

**Not Working**

2 Seeking work for the first time } ***Go to P26***
3 Looking for work
4 Unable to work due to disability
5 Not actively seeking work
6 Engaged in home duties
7 Voluntary work without pay
8 Retired
99 Not stated

***Go to P24***

**P12. How many hours do you normally work in your main job in a typical week, including paid or unpaid overtime?**

**HOURS** ☐☐☐ ***(Not stated = 999)***

**P13. Would you like to work more hours per week than you normally work in your main job provided the extra hours were for pay?**

1 Yes
2 No ***(Go to P16)***
9 Not stated

**P14. How many additional hours could you work per week?**

**Additional Hours** ☐☐☐ ***(Not stated = 999)***

**P15. How would you like to increase your working hours?**

1 Increase number of hours in main job
2 Take an additional job
3 Replace main job with another job with more hours
4 Other *(Specify)* _____
9 Not stated

**P16. Were you self-employed or working for someone else in your main job during the week of May 13 - 19, 2019?** *(I will read a list, please respond after I read the entire list.)*

1 Self-employed with paid help (employer)
2 Self-employed without paid help
3 Worked as an unpaid worker in a family business
} **Go to P18**
4 Worked for someone else
9 Not stated

**P17. Did you work for…?**

1 The Bermuda Government
2 A Quango / Statutory Board
3 A foreign government
4 A private company / person
5 An incorporated company as an owner / manager
9 Not stated

**P18. In your main job, were you employed in a temporary or permanent job during the week of May 13 - 19, 2019?**

1 Temporary job
2 Permanent job
9 Not stated

**P19. What is the name of the business and type of activity that is mainly carried on at your (main) place of work?** *(Do not write vague answers. Describe activity in detail.)*

| **Name of Business:** |
|---|
| |
| |

| **Business Activity:** |
|---|
| |
| |
| |

SAMPLE

**P20.** **What is your occupation, profession or trade in your main job?** *(Do not write vague answers. List duties in detail and professional designations.)*

| Occupation: |
|---|
| |
| |
| |
| **Duties:** |
| |
| |
| |
| |

**P21.** **Would you like to change your main job?**

1 Yes
2 No ***(Go to P23)***
9 Not stated

**P22.** **What is the main reason why you want to change your main job?** *(I will read a list, please respond after I read the entire list.)*

1 To work more hours at your current pay rate
2 To have a higher pay rate
3 Fear or certainty of losing your present job
4 Present job is temporary or seasonal
5 To use my qualifications/skills more adequately
6 To have more convenient work hours
7 To improve working conditions
8 To work less hours with a corresponding reduction in pay
9 Other reason (specify)_____
99 Not stated

**P23.** **At any time during the four weeks leading up to May 20, 2019 did you…?**

1 Apply for another job to replace your main job
2 Apply for an additional job in addition to your main job
3 Did not apply for another / additional job
9 Not stated

**P24.** **During the 12 months ending May 20, 2019, did you receive income from wages, salaries, tips or self-employment from your main job?**

1 Yes 2 No ***(Go to P26)*** 9 Not stated

**P25.** **What was your GROSS income from your main job for the 12 months ending May 20, 2019? Be sure to include tips, bonuses and commissions before deductions. If you are self employed, report NET earnings from operations.**

$ [ , , , , , ] .00

***(Not stated = 9999999)***

***IF AMOUNT WAS PROVIDED ABOVE, GO TO P26***

**P25a.** **Income is a very important indicator of a household's well-being. Please tell me your gross annual income range from your main job?** *(I will read a list, please stop me when I read your income range.)*

***USE FLASH CARD ON BACK COVER***

**NUMBER CODE** [ ]

## SECTION 6 - INCOME FROM OTHER SOURCES

**P26.** **During the 12 months ending May 20, 2019, did you receive regular income from any other sources? Include income from other jobs, pensions, annuities, dividends, rents, child support, alimony, financial assistance, scholarships, etc.**

1 Yes 2 No ***(Go to Section 7)*** 9 Not stated

**P27.** **What was your GROSS income from all other sources for the 12 months ending May 20, 2019?**

$ [ , , , , , ] .00

***(Not stated = 9999999)***

***IF AMOUNT WAS PROVIDED ABOVE, GO TO SECTION 7***

**P27a.** **Please tell me your gross annual income range from your other sources of income?** *(I will read a list, please stop me when I read your income range.)*

***USE FLASH CARD ON BACK COVER***

**NUMBER CODE** [ ]

SAMPLE

## SECTION 7 - UNEMPLOYMENT

*This section is only for respondents who answered "2 - Seeking work for the first time" or "3 - Looking for work" at P11.*

**P28. How many weeks, prior to Monday, May 20, 2019, have you been looking actively for work?**

**Number of weeks** ☐☐☐

***(Not stated = 999)***

Gave up Looking for work ☐

**P29. During the past 12 months ending May 20, 2019, tell me the options that you have used to help find a job.** *(Select all that apply.)*

1 Bermuda Job Board
2 Department of Workforce Development
3 Private placement agency
4 Other *(Specify)*_____
5 None
9 Not stated

**P30. During the past 12 months ending May 20, 2019, have you ever been trained formally in a programme sponsored by the Department of Workforce Development?**

1 Yes
2 No
9 Not stated

SAMPLE

## GROSS ANNUAL INCOME BANDS

### Weekly Income

| | |
|---|---|
| 1 | Under $231 |
| 2 | $231 and under $577 |
| 3 | $577 and under $692 |
| 4 | $692 and under $923 |
| 5 | $923 and under $1,154 |
| 6 | $1,154 and under $1,385 |
| 7 | $1,385 and under $1,615 |
| 8 | $1,615 and under $1,846 |
| 9 | $1,846 and under $2,077 |
| 10 | $2,077 and under $2,538 |
| 11 | $2,538 and under $3,000 |
| 12 | $3,000 and under $4,519 |
| 13 | $4,519 and under $6,731 |
| 14 | $6,731 and under $9,615 |
| 15 | $9,615 and under $12,500 |
| 16 | $12,500 and under $14,423 |
| 17 | $14,423 and under $16,346 |
| 18 | $16,346 and under $17,308 |
| 19 | $17,308 and over |
| 20 | Unpaid |
| 99 | Not stated |

### Monthly Income

| | |
|---|---|
| 1 | Under $1,000 |
| 2 | $1,000 and under $2,500 |
| 3 | $2,500 and under $3,000 |
| 4 | $3,000 and under $4,000 |
| 5 | $4,000 and under $5,000 |
| 6 | $5,000 and under $6,000 |
| 7 | $6,000 and under $7,000 |
| 8 | $7,000 and under $8,000 |
| 9 | $8,000 and under $9,000 |
| 10 | $9,000 and under $11,000 |
| 11 | $11,000 and under $13,000 |
| 12 | $13,000 and under $19,583 |
| 13 | $19,583 and under $29,167 |
| 14 | $29,16 and under $41,667 |
| 15 | $41 67 an under $54,167 |
| 16 | $54,16 nd und $62,500 |
| 17 | $62,500 a der $70,833 |
| 18 | $70,833 and under $75,000 |
| | $ 00 and over |
| 2 | Unpaid |
| 99 | Not stated |

### Annual Income

| | |
|---|---|
| 1 | Under $12,000 |
| 2 | $12,000 and under $30,0 0 |
| 3 | $30,000 and un r $36,000 |
| 4 | $36,000 and und r $4 0 |
| 5 | $48,000 and unde $ 0,000 |
| 6 | $60,0 and under 72,000 |
| 7 | $72,0 0 a und r $ 4,000 |
| 8 | $84,000 and und r $96,000 |
| 9 | $96,000 a nder $108,000 |
| 10 | $108,000 and under $132,000 |
| 11 | $132,000 and under $156,000 |
| 12 | $156,000 and under $235,000 |
| 13 | $235,000 and under $350,000 |
| 14 | $350,000 and under $500,000 |
| 15 | $500,000 and under $650,000 |
| 16 | $650,000 and under $750,000 |
| 17 | $750,000 and under $850,000 |
| 18 | $850,000 and under $900,000 |
| 19 | $900,000 and over |
| 20 | Unpaid |
| 99 | Not stated |

SAMPLE

GOVERNMENT OF BERMUDA
**Department of Statistics**

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